Indexing Instructions: LOT 442, SECTION A, LAKE-O-THE-HILLS DELTA VIEW SUBDIVISION, IN SECTION 19, TOWNSHIP 3 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI

File Number: 2218-1265101 -6C

STATE OF MISSISSIPPI COUNTY OF DESOTO 8/31/06 9:52:10 EK 538 PG 270 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, CitiMortgage, Inc., successor by reason of merger with Citifinancial Mortgage Company, Inc., Does hereby sell, convey and warrant specially unto Jill D. Hodges, a married woman as her sole and separate property, the following described property situated in DeSoto County, Mississippi, being more particularly described herein, to wit:

LOT 442, SECTION A, LAKE-O-THE-HILLS DELTA VIEW SUBDIVISION, IN SECTION 19, TOWNSHIP 3 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 4, PAGE 23, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

INDEXING INSTRUCTIONS: LOT 442, SECTION A, LAKE-O-THE-HILLS DELTA VIEW SUBDIVISION, IN SECTION 19, TOWNSHIP 3 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI

MORE COMMONLY KNOWN AS: 3742 Benvenue Cove, Hernando, MS 38632

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereto in any wise belonging, unto the said GRANTEE, its heirs or assigns forever, subject to, and excepting, current taxes and other assessments reservations in patents, and all easements, right-of way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record. GRANTOR does hereby bind itself and its successors and assigns to warrant and forever defend all and singular the said premises unto the said GRANTEE, its heirs and assigns, against every person whomsoever lawfully claiming or to claim the same, or any part thereof, through, or under GRANTOR, but not otherwise.

WITNESS MY SIGNATURE this the _____ day of August, 2006

STATE OF COLORADO COUNTY OF DENVER

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this August ______, 2006, within my jurisdiction, the within named ______ of ______ of Integrated Asset Services, Inc., attorney in fact for CitiMortgage, Inc., successor by reason of merger with Citifinancial Mortgage Company, Inc., and that for and on behalf of the said corporation, and its act and deed (be)(she) executed the above and forgoing instrument, after having first been duly authorized so to do.

Name & Title

My Commission Expires:

(Affix official seal, if applicable)

Grantors Address; CitiMortgage, Inc. 4600 S. Syracuse St., Ste 700 Denver, CO 80237 (303)779-7731

901-461-8511

Prepared By and Return To: Collins & Associates, PLLC. 4780 1-55 North Ste 400 Jackson, MS 392211 (800) 682-0088

MSB: 6394

601-366-1222

NOTARY PUBLIC STATE OF COLORADO

KELLY KILCREASE

Notary Public

My Commission Expires 05/23/2007

Grantee's Address:

Jill D. Hodges

1369 Benningt

(901) 355-81

Lele 2 349-1900

RESOLUTION

OFFICE AND DOMICILE INTEGRATED ASSET SERVICES

At a special meeting of the Board of Directors of said corporation held on the 5th day of April, 2006 at its office and domicile, at which all Directors were present, the following resolution was unanimously adopted upon motion duly made and seconded, to wit:

"Be It Further resolved that Kathryn L. Berthiaume is authorized and empowered to sign the act of sale conveying title, and to do and perform all other acts necessary and proper to carry out the authority granted in the above resolution, to receive the price of such sale, and to grant receipts and acquittance for all sums received."

To execute and deliver, in the name of Citifinancial Mortgage Company, Inc., CitiCorp Trust Bank, fsb, Citifinancial, Inc., Citifinancial Services, Inc., Associates First Capital Corporation, CitiFinancial Company and CitiMortgage, Inc. as its agent and attorney in fact, any and all listing agreements, purchasing agreements, instruments of sale, deeds, transfer, conveyance, or other documents necessary to effectuate its responsibilities and obligations pursuant to the REO Disposition Agreement executed by and between CitiFinancial Mortgage Company, Inc. and Integrated Asset Services on June 3, 2003.

There being no further business, the meeting was duly declared adjourned.

CERTIFICATE

I, TROY R. ROCKWELL of INTEGRATED ASSET SERVICES, INC. do hereby certify the above to be true and correct copy of a Resolution of this Corporation which has duly passed at a Special Meeting of the Board of Directors held on the 5th day of April, 2006.

This is the fifth of April, 2006.

TROY P. Pockuell
TROY R. ROCKWELL, VICE PRESIDENT and
ASSISTANT SECRETARY